

Amendments to the Specification

At the top of page 1 of the Specification, please delete the heading: "BAKER & BOTTS, L.L.P. 30 ROCKEFELLER PLAZA NEW YORK, NEW YORK 10112."

Near the top of page 1 of the Specification, just above the title "ASYMMETRIC ENCRYPTED PIN," please delete the information from the oath and declaration which reads: "TO ALL WHOM IT MAY CONCERN: Be it known that I, JOHN WANKMUELLER, a citizen of the UNITED STATES OF AMERICA, whose post office address is 11 Evergreen Lane, New Hyde Park, New York, 11040, have invented an improvement in an."

On page 1 of the Specification, just below the title "ASYMMETRIC ENCRYPTED PIN," please delete the phrase "of which the following is a".

On page 1 of the Specification, just below the title "ASYMMETRIC ENCRYPTED PIN," please replace the heading "SPECIFICATION" with the heading "CROSS REFERENCE TO RELATED APPLICATIONS".

Amendments to the Claims

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1. (currently amended) A method for encoding transaction data, the transaction data including account PIN data input by a user and non-PIN data, comprising the steps:
performing a first encryption operation only on the PIN data; and
performing a second encryption operation on at least the non-PIN data, such that the PIN data is cryptographically isolated from the non-PIN data.